

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Daniel & Tiffany Seddon

Case No.: 17-12342
Judge: ABA
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought
☒ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: 2/3/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 220.00 per month to the Chapter 13 Trustee, starting on August 1, 2017 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Law Offices of Seymour Wasserstrum	Attorney Fees	\$2960.00
IRS	Taxes	\$0.00 - notice only
State of New Jersey	Taxes	\$0.00 - notice only

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Seterus	202 Joffre Ave	\$3,060.00	0%	\$3,060.00	\$1,019.00

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Key Bank	2008 Hyundai Tucson	\$3,927.00	\$2,750.00	None	\$3,927.00	5%	\$4,446.60
State Farm Bank	202 Joffre Ave	\$19,192.17	\$128,000	\$172,197.00	\$0.00	0%	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital Auto Finance	2005 Ford Explorer	\$2,325.00	\$0.00
Medallion Bank	2008 Rockwood Roo	\$4,450.00	\$0.00

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:
Seterus- 202 Joffre Ave

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*
☐ Not less than 100 percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
State Farm Bank	202 Joffre Ave	\$19,192.17

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Key Bank	2008 Hyundai Tucson	\$4,446.60	\$2,000.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: July 27, 2017.

Explain below **why** the plan is being modified:

To list Medallion Bank as surrendered under part 4(C).

Explain below **how** the plan is being modified:

To list Medallion Bank as surrendered under part 4(C).

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: July 27, 2017

/s/ Seymour Wasserstrum
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: July 27, 2017

/s/ Daniel Seddon
Debtor

Date: July 27, 2017

/s/ Tiffany A. Seddon
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel M Seddon
 Tiffany A Seddon
 Debtors

Case No. 17-12342-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Jul 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2017.

db/jdb
 cr +Daniel M Seddon, Tiffany A Seddon, 202 Joffre Ave, Cape May Court House, NJ 08210-2710
 +Federal National Mortgage Association ("Fannie Mae, c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 cr +Seterus, Inc., as authorized servicer for Feder, c/o Seterus, Inc., P.O. Box 1047,
 Hartford, CT 06143-1047
 516632352 +AFS, PO Box 65018, Baltimore, MD 21264-5018
 516632354 +Apex, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
 516891114 +Apex Asset Management, LLC, Cape Regional Medical Center, PO Box 5407,
 Lancaster, PA 17606-5407
 516632355 +Barclay Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 516632364 +CMCH Assoc. In Radiology, 3625 Quakerbridge Rd., Trenton, NJ 08619-1268
 516632356 +Cape Emergency Physicians, PA, PO Box 1801, Indianapolis, IN 46206-1801
 516632359 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 516632358 +Capital One, PO Box 30281, Salt Lake, UT 84130-0281
 516632362 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
 516897521 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516632367 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 516632370 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
 516922490 +KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 516838500 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 516660238 +Medallion Bank, c/o Systems & Services Technologies, Inc, as servicer for Medallion Bank,
 PO Box 9013, Addison, Texas 75001-9013
 516632377 +Npas Inc, PO Box 99400, Louisville, KY 40269-0400
 516632378 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 516632381 +SST/Medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 516632383 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 516632379 +Sage Capital Recovery, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1908
 516632380 +Seterus, 14523 SW Millikan Way - Suite 200, Beaverton, OR 97005-2352
 516725240 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
 516632382 State Farm Bank, P.O. Box 23025, Columbus, GA 31902-3025
 516660874 State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
 516632385 +TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
 516632386 Virtua, 50 Lake Center 401 Route 73 North Ste401, Marlton, NJ 08053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 27 2017 22:39:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 27 2017 22:39:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516812158 E-mail/PDF: resurgentbknofications@resurgent.com Jul 27 2017 22:40:51
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

516632357 +E-mail/Text: lriley@caperegional.com Jul 27 2017 22:39:45 Cape Regional Medical Center,
 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138

516643788 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 27 2017 22:40:52
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028,
 Irving, TX 75016-5028

516707481 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 27 2017 22:40:58
 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347

516632363 +E-mail/Text: equiles@philapark.org Jul 27 2017 22:40:11 City Of Philadelphia,
 Po Box 41819, Parking Violations Branch, Philadelphia, PA 19101-1819

516632365 E-mail/Text: mrdiscen@discover.com Jul 27 2017 22:39:41 Discover, P.O. Box 15316,
 Wilmington, DE 19850-5316

516642611 E-mail/Text: mrdiscen@discover.com Jul 27 2017 22:39:41 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516632366 +E-mail/Text: fggbanko@fgny.com Jul 27 2017 22:39:42 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604

516632368 +E-mail/PDF: gecsed@recoverycorp.com Jul 27 2017 22:46:27 HHGregg, PO Box 965036,
 Orlando, FL 32896-5036

516632371 +E-mail/Text: cio.bncmail@irs.gov Jul 27 2017 22:39:46 IRS, 1601 Market St,
 Philadelphia, PA 19103-2301

516632373 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 27 2017 22:40:00 Key Bank,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338

516632374 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 27 2017 22:39:43 Kohls, PO Box 3115,
 Milwaukee, WI 53201-3115

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 55

Date Rcvd: Jul 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516632375 +E-mail/PDF: gecsedirecoverycorp.com Jul 27 2017 22:46:22 Lowes, P.O. Box 965005, Orlando, FL 32896-5005
516812253 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 27 2017 22:40:46 Memorial Hospital Jacksonville, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
516922096 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 27 2017 22:46:17 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516922090 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 27 2017 22:46:21 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516647194 +E-mail/Text: equiles@philapark.org Jul 27 2017 22:40:11 Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516676412 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2017 22:39:51 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
516849510 E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2017 22:39:51 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516632384 E-mail/PDF: gecsedirecoverycorp.com Jul 27 2017 22:46:22 Synchrony Bank / Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
516813009 +E-mail/Text: bncmailw-legal.com Jul 27 2017 22:39:59 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516632376 E-mail/Text: ebn@nemours.org Jul 27 2017 22:39:53 Nemours CBO Collections Unit, PO Box 530253, Atlanta, GA 30384-0253
516872313 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 27 2017 22:46:21 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516632387 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 27 2017 22:40:07 Webbank/Gettington, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516632353* +AFS, PO Box 65018, Baltimore, MD 21264-5018
516632360* +Capital One, PO Box 30281, Salt Lake, UT 84130-0281
516632361* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516632369* IRS, PO Box 744, Springfield, NJ 07081-0744
516632372* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") dnj@pbslaw.org
Seymour Wasserstrum on behalf of Debtor Daniel M Seddon mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Tiffany A Seddon mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7